

Information to identify the case:

Debtor 1

Carmen Saro

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4920

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 16-28615-VFP

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmen Saro

10/12/23**By the court:** Vincent F. Papalia
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carmen Saro
Debtor

Case No. 16-28615-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 12, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db	+ Carmen Saro, 597 Harristown Road, Glen Rock, NJ 07452-2313
516420084	+ Ralph Saro, 597 Harristown Road, Glen Rock, NJ 07452-2313
516638060	THE BANK OF NEW YORK MELLON, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
516420085	+ The Bank of New York Mellon, Koury Tighe Lapres Bisulca & Sommers, 1423 Tilton Road, Suite 9, Northfield, NJ 08225-1857

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2023 02:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 13 2023 02:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516420083	+ EDI: BANKAMER.COM	Oct 13 2023 01:35:00	Bank of America Home Loans, POB 31785, Tampa, FL 33631-3785
517079978	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2023 02:15:00	THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146, THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC 33146-1837
517079977	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 13 2023 02:15:00	THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
518748329	Email/Text: mtgbk@shellpointmtg.com	Oct 13 2023 02:15:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826
518748330	Email/Text: mtgbk@shellpointmtg.com	Oct 13 2023 02:15:00	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, P.O. Box 10826, Greenville, SC 29603-0826, THE BANK OF NEW YORK MELLON FKA THE BANK, P.O. Box 10826, Greenville, SC 29603-0826

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Oct 12, 2023

Form ID: 3180W

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
Anneberkie Carrasco	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- anne.carrasco@akerman.com
Ashley Sparrow Miller	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- ashley.miller@akerman.com
Ashley Sparrow Miller	on behalf of Defendant Bayview Loan Seving LLC ashley.miller@akerman.com
Ashley Sparrow Miller	on behalf of Defendant Bank of New York Mellon f/k/a Bank of New York ashley.miller@akerman.com
Ashley Sparrow Miller	on behalf of Defendant New Rez LLC d/b/a Shellpoint ashley.miller@akerman.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWMBS 2007-17) ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Erica Rachel Stein Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- erica.goldman@akerman.com
Erica Rachel Stein Goldman	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWMBS 2007-17) erica.goldman@akerman.com
Erica Rachel Stein Goldman	on behalf of Defendant Bayview Loan Seving LLC erica.goldman@akerman.com
Erica Rachel Stein Goldman	on behalf of Defendant New Rez LLC d/b/a Shellpoint erica.goldman@akerman.com
Erica Rachel Stein Goldman	on behalf of Defendant Bank of New York Mellon f/k/a Bank of New York erica.goldman@akerman.com
Jeffrey Rappaport	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWMBS 2007-17) jrappaport@logs.com, njbankruptcynotifications@logs.com
Jenelle C Arnold	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWMBS INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-17, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2007- bkecfinbox@aldridgepate.com, jarnold@ecf.courtdrive.com

District/off: 0312-2

User: admin

Page 3 of 3

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Laura M. Egerman

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK laura.egerman@mccalla.com
bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Ronald I. LeVine

on behalf of Plaintiff Carmen Saro ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com

Ronald I. LeVine

on behalf of Debtor Carmen Saro ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com

TOTAL: 19